

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

23-32260 BKOBJ01  
BROCK & SCOTT, PLLC  
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(844) 856-6646  
Attorneys for Freedom Mortgage Corporation

In Re:

VINCENT VALENTI  
OLIVIA VALENTI

Case No: 23-16205-CMG

Judge: CHRISTINE M.  
GRAVELLE

Chapter: 13

**CERTIFICATION OF VINCENT VALENTI AND OLIVIA VALENTI IN SUPPORT OF  
MOTION TO APPROVE LOAN MODIFICATION WITH RESPECT TO FREEDOM  
MORTGAGE CORPORATION**

I, Vincent Valenti and Olivia Valenti (the "Debtor"), in the above-captioned Chapter 13 case, declare under penalty of perjury as follows:

1. I filed a Chapter 13 Petition (the "Petition") on July 20, 2023.
2. I currently have a mortgage with Freedom Mortgage Corporation ("Movant").

Movant holds a mortgage lien on our property commonly known as 510 Derosé Lane, Freehold, NJ 07728.

3. I was offered the opportunity to cure the forborne payments through a Partial Claim.

See Loan Modification attached hereto as Exhibit "A".

4. I accept the terms of this modification as I deem them to be a benefit.



I certify that the statements made by me are true and accurate and I realize that I am  
subject to punishment by law for any false statements.

Date: 12-19-23

*Vincent J. Valenti*

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VINCENT VALENTI

*Olivia J. Valenti*

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OLIVIA VALENTI